# BILLINGS
## Medical bill review checklist

Who it helps: People validating bill errors and requesting itemized statements.
Summary: Error checks, coding mismatch review, and itemized bill request prompts.

Not medical, legal, or financial advice. Use this as a practical checklist and a record-keeping tool.

Quick steps (today):
- Ask for an itemized statement with dates of service and billing codes.
- Compare the bill to your EOB (Explanation of Benefits) for the same claim.
- Look for duplicates, incorrect patient name, wrong insurance, or out-of-network
- surprises.
- If you cannot pay, ask about financial assistance and an interest-free payment plan
- before the due date.

What to gather:
- Bill(s) and any collection notices.
- EOB(s) for the same dates of service.
- Discharge summary or visit notes (if you have them).
- A list of questions and your call log (date, time, name, reference number).

Checklist:
[ ] Request itemized bill and a statement showing payments/adjustments.
[ ] Verify the provider/facility name matches where you received care.
[ ] Check dates of service and compare line items to your EOB.
[ ] Ask what portion is patient responsibility and why (deductible, coinsurance, copay, non-covered).
[ ] If you believe there is an error, ask for a corrected claim submission.
[ ] Ask if a self-pay or prompt-pay discount is available.
[ ] Ask to pause collections while a dispute/assistance application is pending.

Notes:
Billing phone: _____ Account/guarantor #: _____
Date/time: _____ Agent name/ID: _____
Reference #: _____ Next step promised: _____
Deadline: _____

Helpful links:
- 211 local services: https://www.211.org
- Patient Advocate Foundation: https://www.patientadvocate.org
- HealthCare.gov (Marketplace): https://www.healthcare.gov
- Medicaid: https://www.medicaid.gov
- Medicare cost help: https://www.medicare.gov/basics/costs/help

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- No Surprises protections (U.S.): https://www.cms.gov/nosurprises